

Fill in this information to identify the case:

Debtor 1 Beverly J Albright

Debtor 2

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number: 5:15-bk-05378-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no.
(if known):

5

Last 4 digits of any number you use to identify the debtor's account: 0523

Property Address: 700 Layton Road
Clarks Summit, PA 18411

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 3,504.56
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ -515.85
- c. **Total.** Add lines a and b. (c) \$ 2,988.71

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 2022-09-01

Part 4: Itemized Payment History

If the creditor disagrees in Party 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Joshua I. Goldman
Signature Date 12/20/2022

Print: Joshua I. Goldman Title Authorized Agent for Creditor

Company Padgett Law Group

If different from the notice address listed on the proof of claim to which this response applies:

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520 Email plginquiries@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA
WILKES-BARRE**

IN RE: BEVERLY J ALBRIGHT

No: 5:15-bk-05378-MJC
CHAPTER 13

Debtor(s)

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 20th day of December, 2022.

/S/ Joshua I. Goldman

JOSHUA I. GOLDMAN
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
plginquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 5:15-bk-05378-MJC)

Debtor

Beverly J Albright
700 Layton Road
Clarks Summit, PA 18411

Attorney

J. Zac Christman
J. Zac Christman, Esquire
556 Main Street, Suite 12
Stroudsburg, PA 18360

John Fisher

126 South Main Street
Pittston, PA 18640

Trustee

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

US Trustee

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

Debtor	Albright
Account #	0523
Case #	15-05378
Filing Date	12/20/2015
First Post Due Date	1/1/2016
Post Admin Claim?	No
Post Admin Start	
As of	

Payment Changes	Eff Date	P & I	Escrow	Other	Total	Was PCN/POC filed?	Was the Change Higher?
POC	1/1/2016	\$ 459.07	\$ 373.08	\$ -	\$ 832.15	Yes	N/A
Change #1	3/1/2016	\$ 459.07	\$ 343.31	\$ -	\$ 802.38	No	No
Change #2	11/1/2016	\$ 465.00	\$ 350.75	\$ -	\$ 815.75	Yes	Yes
Change #3	3/1/2017	\$ 465.00	\$ 366.21	\$ -	\$ 831.21	Yes	Yes
Change #4	11/1/2017	\$ 478.70	\$ 366.21	\$ -	\$ 844.91	Yes	Yes
Change #5	2/1/2018	\$ 478.70	\$ 368.65	\$ -	\$ 847.35	Yes	Yes
Change #6	11/1/2018	\$ 478.70	\$ 368.65	\$ -	\$ 847.35	No	No
Change #7	2/1/2019	\$ 498.99	\$ 366.92	\$ -	\$ 865.91	Yes	Yes
Change #8	11/1/2019	\$ 489.84	\$ 366.92	\$ -	\$ 856.76	Yes	No
Change #9	12/1/2019	\$ 489.84	\$ 357.51	\$ -	\$ 847.35	Yes	No
Change #10	11/1/2020	\$ 473.98	\$ 357.51	\$ -	\$ 831.49	Yes	No
Change #11	12/1/2020	\$ 473.98	\$ 407.90	\$ -	\$ 881.88	Yes	Yes
Change #12	3/1/2021	\$ 473.98	\$ 379.09	\$ -	\$ 853.07	Yes	No
Change #13	11/1/2021	\$ 465.58	\$ 379.09	\$ -	\$ 844.67	Yes	No
Change #14	3/1/2022	\$ 465.58	\$ 404.94	\$ -	\$ 870.52	Yes	Yes
Change #15	11/1/2022	\$ 476.82	\$ 404.94	\$ -	\$ 881.76	Yes	Yes

	Amounts Due			Date Post Pmts. Received	Amt Received	Difference	Date Pre Pmts. Received	Arrears Pmts	Payments Due	Pytm Amts Due
	P & I	Escrow	Total							
Jan-16	459.07	373.08	832.15	01/02/16	\$832.15	0.00	7/16/2020	267.94		
Feb-16	459.07	373.08	832.15	02/02/16	\$832.15	0.00				
Mar-16	459.07	343.31	802.38	03/02/16	\$802.38	0.00		0.00		
Apr-16	459.07	343.31	802.38	04/02/16	\$802.38	0.00		0.00		
May-16	459.07	343.31	802.38	05/02/16	\$802.38	0.00		0.00		
Jun-16	459.07	343.31	802.38	06/02/16	\$802.38	0.00		0.00		
Jul-16	459.07	343.31	802.38	07/02/16	\$802.38	0.00		0.00		
Aug-16	459.07	343.31	802.38	08/02/16	\$802.38	0.00		0.00		
Sep-16	459.07	343.31	802.38	09/02/16	\$809.82	-7.44		0.00		
Oct-16	459.07	343.31	802.38	09/06/16	\$41.62	760.76		0.00		
Nov-16	465.00	350.75	815.75	10/03/16	\$809.82	5.93		0.00		
Dec-16	465.00	350.75	815.75	11/02/16	\$815.75	0.00		0.00		
Jan-17	465.00	350.75	815.75	12/02/16	\$815.75	0.00		0.00		
Feb-17	465.00	350.75	815.75	01/03/17	\$815.75	0.00		0.00		
Mar-17	465.00	366.21	831.21	02/02/17	\$815.75	15.46		0.00		
Apr-17	465.00	366.21	831.21	03/02/17	\$831.21	0.00		0.00		
May-17	465.00	366.21	831.21	04/03/17	\$831.21	0.00		0.00		
Jun-17	465.00	366.21	831.21	05/02/17	\$831.21	0.00		0.00		
Jul-17	465.00	366.21	831.21	06/05/17	\$831.21	0.00		0.00		
Aug-17	465.00	366.21	831.21	07/03/17	\$831.21	0.00		0.00		
Sep-17	465.00	366.21	831.21	08/02/17	\$831.21	0.00		0.00		
Oct-17	465.00	366.21	831.21	09/02/17	\$831.21	0.00		0.00		
Nov-17	478.70	366.21	844.91	10/02/17	\$831.21	13.70		0.00		
Dec-17	478.70	366.21	844.91	11/02/17	\$844.91	0.00		0.00		
Jan-18	478.70	366.21	844.91	12/02/17	\$844.91	0.00		0.00		
Feb-18	478.70	368.65	847.35	01/02/18	\$844.91	2.44		0.00		
Mar-18	478.70	368.65	847.35	02/02/18	\$847.35	0.00		0.00		
Apr-18	478.70	368.65	847.35	03/02/18	\$847.35	0.00		0.00		
May-18	478.70	368.65	847.35	04/02/18	\$847.35	0.00		0.00		
Jun-18	478.70	368.65	847.35	05/02/18	\$847.35	0.00		0.00		
Jul-18	478.70	368.65	847.35	06/02/18	\$847.35	0.00		0.00		
Aug-18	478.70	368.65	847.35	07/02/18	\$847.35	0.00		0.00		
Sep-18	478.70	368.65	847.35	08/02/18	\$847.35	0.00		0.00		
Oct-18	478.70	368.65	847.35	09/03/18	\$847.35	0.00		0.00		
Nov-18	478.70	368.65	847.35	10/02/18	\$847.35	0.00		0.00		
Dec-18	478.70	368.65	847.35	11/02/18	\$867.64	-20.29		0.00		
Jan-19	478.70	368.65	847.35	12/03/18	\$867.64	-20.29		0.00		
Feb-19	498.99	366.92	865.91	01/02/19	\$867.64	-1.73		0.00		
Mar-19	498.99	366.92	865.91	02/02/19	\$865.91	0.00		0.00		
Apr-19	498.99	366.92	865.91	03/02/19	\$865.91	0.00		0.00		
May-19	498.99	366.92	865.91	04/02/19	\$865.91	0.00		0.00		
Jun-19	498.99	366.92	865.91	05/02/19	\$865.91	0.00		0.00		
Jul-19	498.99	366.92	865.91	05/07/19	\$-865.91	1731.82		0.00		
Aug-19	498.99	366.92	865.91	05/13/19	\$865.91	0.00		0.00		
Sep-19	498.99	366.92	865.91	06/03/19	\$865.91	0.00		0.00		
Oct-19	498.99	366.92	865.91	06/07/19	\$-865.91	1731.82		0.00		
Nov-19	489.84	366.92	856.76	07/16/19	\$865.91	-9.15		0.00		
Dec-19	489.84	357.51	847.35	08/12/19	\$433.82	413.53		0.00		
Jan-20	489.84	357.51	847.35	08/30/19	\$433.82	413.53		0.00		
Feb-20	489.84	357.51	847.35	09/05/19	\$533.82	313.53		0.00		
Mar-20	489.84	357.51	847.35	09/30/19	\$433.82	413.53		0.00		
Apr-20	489.84	357.51	847.35	10/04/19	\$533.82	313.53		0.00		
May-20	489.84	357.51	847.35	10/08/19	\$60.87	786.48		0.00		
Jun-20	489.84	357.51	847.35	10/31/19	\$433.82	413.53		0.00		
Jul-20	489.84	357.51	847.35	11/07/19	\$533.82	313.53		0.00		
Aug-20	489.84	357.51	847.35	11/29/19	\$433.82	413.53		0.00		
Sep-20	489.84	357.51	847.35	12/06/19	\$533.82	313.53		0.00		
Oct-20	489.84	357.51	847.35	12/31/19	\$433.82	413.53		0.00		
Nov-20	473.98	357.51	831.49	01/06/20	\$533.82	297.67		0.00		
Dec-20	473.98	407.90	881.88	01/29/20	\$433.82	448.06		0.00		
Jan-21	473.98	407.90	881.88	02/11/20	\$533.82	348.06		0.00		
Feb-21	473.98	407.90	881.88	03/05/20	\$433.82	448.06		0.00		
Mar-21	473.98	379.09	853.07	03/12/20	\$433.82	419.25		0.00		
Apr-21	473.98	379.09	853.07	07/16/20	\$579.31	273.76		0.00		
May-21	473.98	379.09	853.07	08/19/20	\$847.25	5.82		0.00		
Jun-21	473.98	379.09	853.07	09/23/20	\$847.25	5.82		0.00		
Jul-21	473.98	379.09	853.07	10/26/20	\$847.25	5.82		0.00		
Aug-21	473.98	379.09	853.07	11/12/20	\$831.49	21.58		0.00		
Sep-21	473.98	379.09	853.07	11/12/20	\$847.25	5.82		0.00		

Post Petition Due Date	9/1/2022
Amount Due \$	2,988.71
Debtor Suspense \$	515.85